

Department of Financial Services

Industry Guidance

Current Dollar Amount of Payments Statutorily Exempt from Enforcement of Judgments

Pursuant to Subparagraph (iii) of Subdivision (l) of Section 5205 of the New York Civil Practice Law and Rules, the Superintendent of Financial Services is required beginning on April 1, 2012, and at each three year interval thereafter, to update the current dollar amount of exemption from enforcement of judgments under New York Civil Practice Law and Rules Sections 5205(l), 5222(e), 5222(h), 5230(a) and 5232(e).

The new dollar amount of exemption from enforcement of money judgments is \$2,850. This amount is effective April 1, 2018 and shall not apply to cases commenced before April 1, 2018. The next adjustment is scheduled for April 1, 2021*.

Exemption from Application to the Satisfaction of Money Judgments

Current dollar amount of exemption from application to the satisfaction of money judgments under New York civil practice law and rules sections 5205 and 5206 and exemptions in bankruptcy under debtor and creditor law sections 282 and 283*:

The following reflects the updates to the dollar amount of exemptions from the satisfaction of money judgments under civil practice law and rules sections 5205 and 5206 and under debtor and creditor law sections 282 and 283*:

Statutory Sections	2009	2012	2015	2018
CPLR § 5205(a)(2)	\$500	\$525	\$550	\$575
CPLR §§ 5205(a)(4), (6) and (9)	\$1,000	\$1,050	\$1,100	\$1,150
CPLR § 5205(l)	\$2,500	\$2,625	\$2,750	\$2,850
CPLR § 5205(a)(7)	\$3,000	\$3,150	\$3,300	\$3,400
CPLR § 5205(a)(8); Debtor and Creditor Law § 282(1)	\$4,000	\$4,200	\$4,425	\$4,550
Debtor and Creditor Law § 283(2)(c)	\$5,000	\$5,250	\$5,525	\$5,700
Debtor and Creditor Law § 282(3)(iii)	\$7,500	\$7,875	\$8,275	\$8,550
CPLR §§ 5205(a)(8) and (j)(3); Debtor and Creditor Law § 282(1); Debtor and Creditor Law §§ 283(1) and (2)(b)	\$10,000	\$10,500	\$11,025	\$11,375
CPLR §§5206 (a), (d) and (e)	\$75,000	\$78,800	\$82,775	\$85,400
CPLR §§5206 (a), (d) and (e)	\$125,000	\$131,325	\$137,950	\$142,350
CPLR §§ 5206 (a), (d) and (e)	\$150,000	\$157,600	\$165,550	\$170,825

2018 amounts are effective on April 1, 2018 and shall not apply to cases commenced before April 1, 2018. The next adjustment is scheduled for April 1, 2021. Such adjustments shall not apply with respect to restraining notices served or executions effected before the date of the adjustment. Nothing in this section limits the judgment debtor's exemption rights in this section or under any other law.

* Subparagraph (ii) of Subdivision (l) of Section 5205 of the Civil Practice Law and Rules and Subdivision (b) of Section 5253 of the Civil Practice Law and Rules both provide that the adjustment shall be based on the change to the consumer price index for All Urban Consumers, New York-Northern New Jersey-Long Island, NY-NJ-CT-PA region. The U.S. Department of Labor, Bureau of Labor Statistics no longer publishes the statistics for this region. Statistics are now published for the New York-Newark-Jersey City, N.Y.-N.J.-Pa. region and were used in this update.

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